

Town of Kent
Town Board Meeting
December 19, 2023

Agenda

1. Pledge of Allegiance
2. Roll Call
3. Discussion and/or Vote on the following:
 - a. Police-MOA
 - b. Highway- land conveyance
 - c. Vacation time carry over
 - d. RFP's- IT support, cleaning, legal services
 - e. Property and Causality Insurance Policy Renewal
 - f. DOT TAP grant application
4. Vouchers
5. Announcements
6. Public Comment

PUTNAM COUNTY LEGISLATURE

Resolution #251

Introduced by Legislator: William Gouldman on behalf of the Physical Services Committee at a Regular Meeting held on December 5, 2023.

page 1

APPROVAL/CONVEYANCE OF A CERTAIN COUNTY PROPERTY TO THE TOWN OF KENT PURSUANT TO CHAPTER 31 OF THE PUTNAM COUNTY CODE

WHEREAS, by tax deed the County of Putnam acquired title to certain parcels located in the Town of Kent designated as Tax Map nos. 22.-2-28 and 22.-2-29 (the "Parcels"); and

WHEREAS, the Town of Kent (the "Town"), through the Kent Highway Superintendent, has requested that the County convey the Parcels to the Town so that the Town may use said Parcels to expand operations at the contiguous Kent Highway facility; and

WHEREAS, Putnam County Code § 31-8 permits such a conveyance when it is for a public use and in the best interests of the County; and

WHEREAS, the Putnam County Legislature has determined that conveying the Parcels to the Town for Kent Highway Department purposes will constitute a public use and be in the best interests of the County; now therefore be it

RESOLVED, that the Parcels, designated as Tax Map nos. 22.-2-28 and 22.-2-29, be conveyed to the Town of Kent to be used for a public use; and be it further

RESOLVED, that the County Executive is authorized to sign a quitclaim deed to the Parcels conveying them to the Town of Kent after approval of the County Attorney, Commissioner of Finance and Director of Real Property Tax Services; and be it further

RESOLVED, that said quitclaim deed shall reserve to the County an interest, whereby the subject parcels shall revert to the County in the event that they are used for other than a public purpose and benefit; and be it further

RESOLVED, that the County Attorney is hereby authorized to take whatever action is necessary in order to effectuate this Resolution; and be it further

RESOLVED, that this Resolution shall take effect immediately.

BY POLL VOTE: ALL AYES. LEGISLATOR ADDONIZIO WAS ABSENT. MOTION CARRIES.

APPROVED



COUNTY EXECUTIVE **12/8/23**
DATE

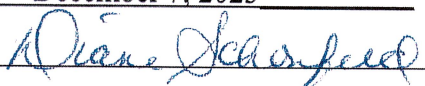
State of New York

ss:

County of Putnam

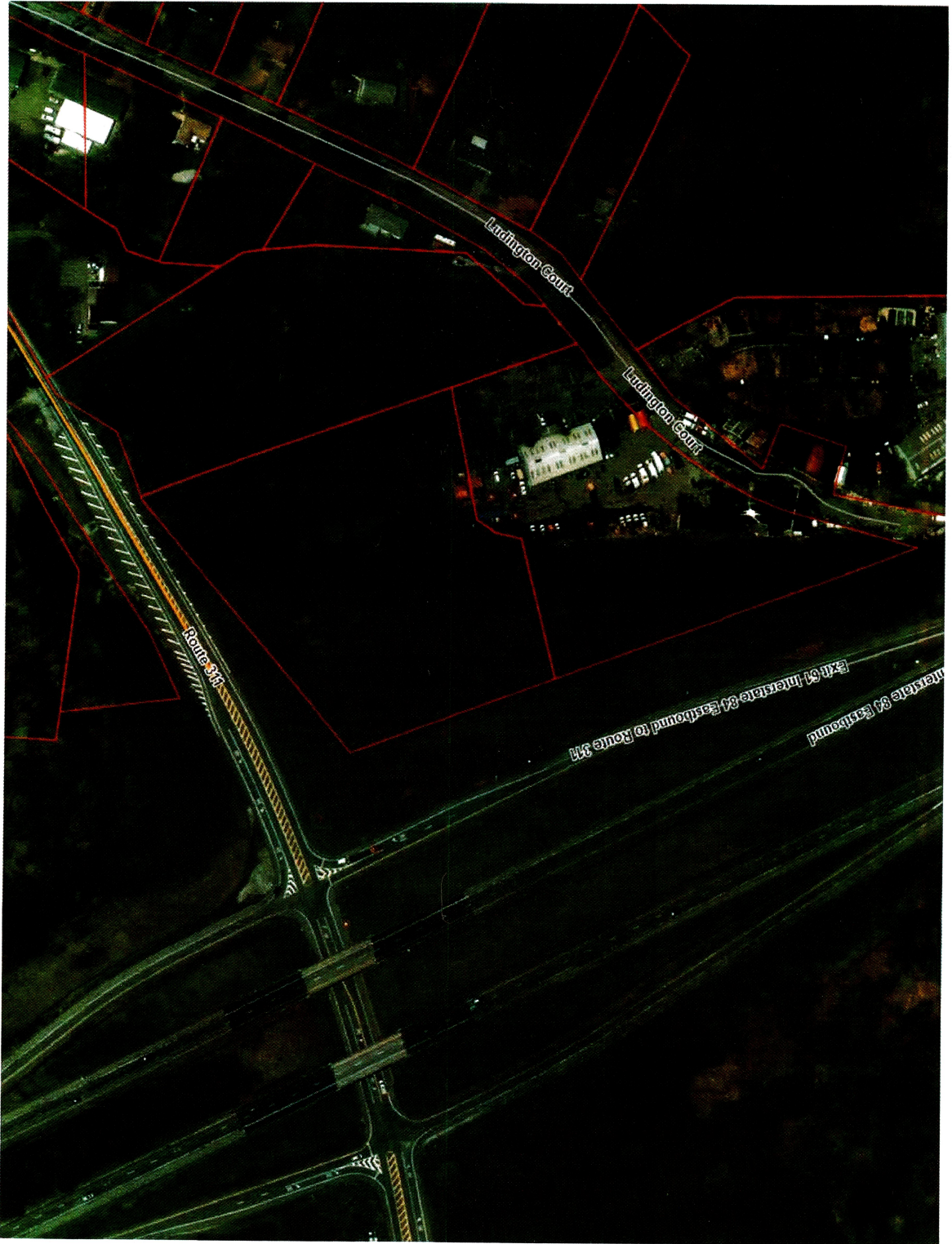
I hereby certify that the above is a true and exact copy of a resolution passed by the Putnam County Legislature while in session on December 5, 2023.

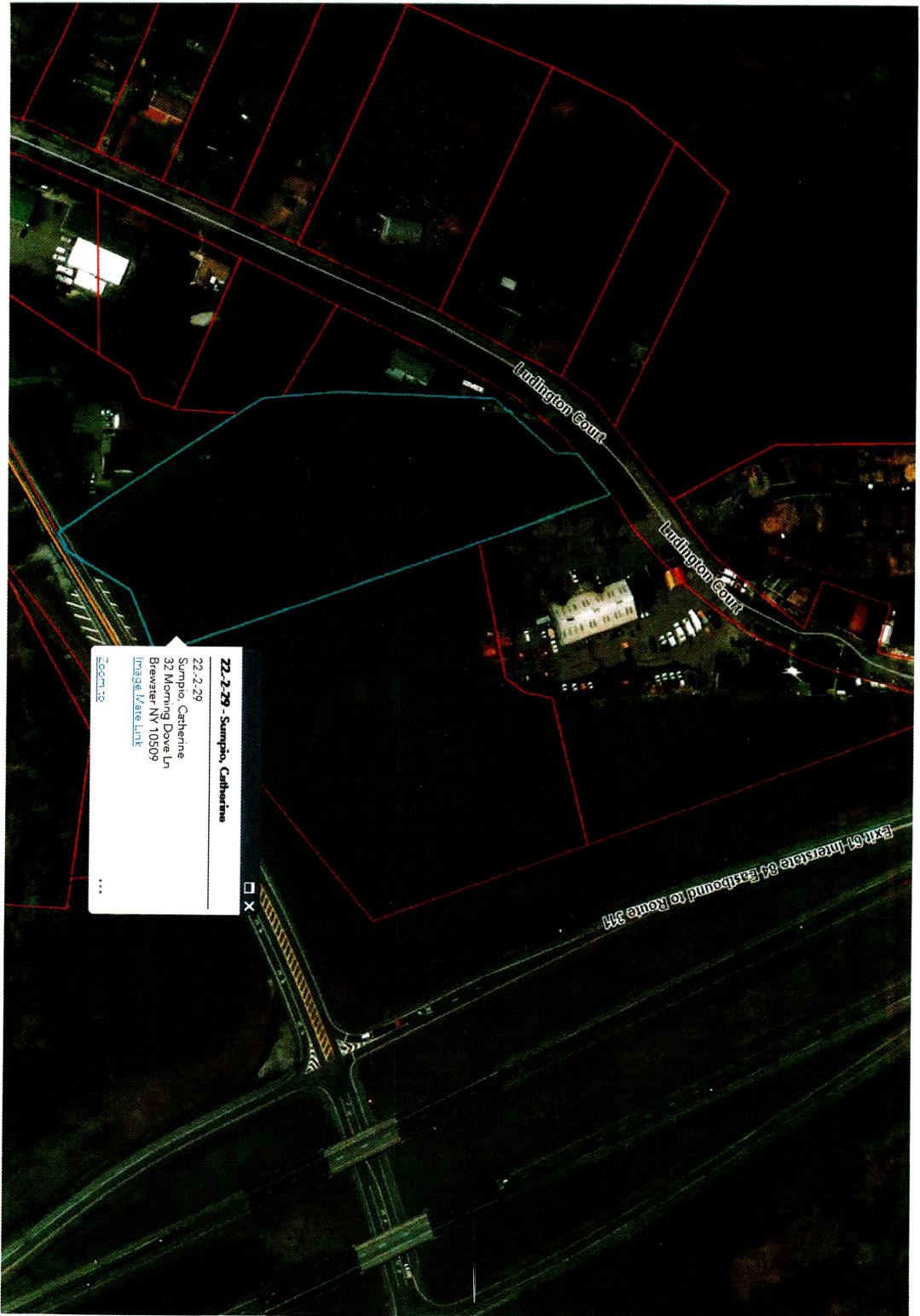
Dated: December 7, 2023

Signed: 

Diane Schonfeld

Clerk of the Legislature of Putnam County





22-2-29 - Sumpko, Catherine
22-2-29
Sumpko, Catherine
32 Morning Dove Ln
Brewster NY 10809
[Image File Link](#)

From: Richard Ohmer <rothmer@townofkentny.gov>
Sent: Wednesday, March 9, 2022 7:17 AM

60

Committee Mtg _____ Resolution # _____
Introduced By _____ Regular Mtg _____
Seconded By _____ Special Mtg _____

**APPROVAL/CONVEYANCE OF A CERTAIN COUNTY PROPERTY TO THE TOWN OF KENT
PURSUANT TO CHAPTER 31 OF THE PUTNAM COUNTY CODE**

WHEREAS, by tax deed the County of Putnam acquired title to certain parcels located in the Town of Kent designated as Tax Map nos. 22.-2-28 and 22.-2-29 (the "Parcels"); and

WHEREAS, the Town of Kent (the "Town"), through the Kent Highway Superintendent, has requested that the County convey the Parcels to the Town so that the Town may use said Parcels to expand operations at the contiguous Kent Highway facility; and

WHEREAS, Putnam County Code § 31-8 permits such a conveyance when it is for a public use and in the best interests of the County; and

WHEREAS, the Putnam County Legislature has determined that conveying the Parcels to the Town for Kent Highway Department purposes will constitute a public use and be in the best interests of the County; now therefore be it

RESOLVED, that the Parcels, designated as Tax Map nos. 22.-2-28 and 22.-2-29, be conveyed to the Town of Kent to be used for a public use; and be it further

RESOLVED, that the County Executive is authorized to sign a quitclaim deed to the Parcels conveying them to the Town of Kent after approval of the County Attorney, Commissioner of Finance and Director of Real Property Tax Services; and be it further

RESOLVED, that said quitclaim deed shall reserve to the County an interest, whereby the subject parcels shall revert to the County in the event that they are used for other than a public purpose and benefit; and be it further

RESOLVED, that the County Attorney is hereby authorized to take whatever action is necessary in order to effectuate this Resolution; and be it further

RESOLVED, that this Resolution shall take effect immediately.

Legislator Addonizio _____
Legislator Castellano _____
Legislator Crowley _____
Legislator Ellner _____
Legislator Gouldman _____
Legislator Montgomery _____
Legislator Nacerino _____
Legislator Sayegh _____
Chairman Jonke _____



Kent Justice Court
25 Sybil's Crossing
Kent Lakes, New York 10512
Kevin L. Douchkoff, Town Justice
Timothy J. Curtiss, Town Justice
(845) 225-1606 • Fax (845) 306-5280

December 7, 2023

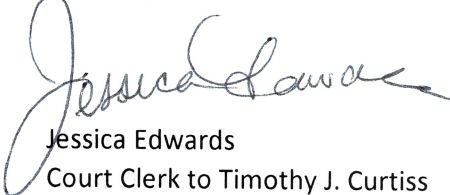
Honorable Jaime McGlasson, Town of Kent Supervisor and Town Board Members
25 Sybil's Crossing
Kent Lakes, New York 10512

To Whom It May Concern:

I am requesting to be allowed to carryover 24-hours of vacation to 2024, as I was unable to use the time in 2023. I plan to use the time within the first two weeks of the new year. Judge Curtiss is agreeable to carrying the time over if it is acceptable to the Town.

Thank you for your consideration.

Sincerely,



Jessica Edwards
Court Clerk to Timothy J. Curtiss

/je

cc: Hon. Timothy J. Curtiss
Kent Town Justice

Carry over vacation days



Claudia Dworaczyk

To: Jaime McGlasson



Wed 12/13/2023 2:00 PM

Hello Supervisor McGlasson,
If possible, I would like to carry over 7 vacation days from 2023.
Thank you,
Claudia

Claudia Dworaczyk
Confidential Secretary to Supervisor/HBA
Town of Kent
25 Sybil's Crossing
Kent Lakes, NY 10512
845-225-3943 Ph
845-306-5621 Fax

Reply

Forward

Jaime McGlasson

From: Payroll Kent
Sent: Thursday, December 14, 2023 7:18 PM
To: Jaime McGlasson
Cc: Accountant; Claudia Dworaczyk
Subject: Remaining 2023 Vacation Days

Hi Jaime,

Due to the upcoming holidays and short payroll processing week, I'm unable to take the remainder of my 2023 vacation days.

Therefore, I would like to request for my 5 vacation days to be carried over to the next year (2024).

Thank you.

Best Regards,

Lizalyn DiPierro

Finance Department
Town of Kent
25 Sybil's Crossing
Kent Lakes, NY 10512
(845) 225-0292 Office
(845) 225-5130 Fax
[../../../../Documents/archive.pst]payrollkent@townofkentny.gov





PROPERTY & CASUALTY

Proposal Prepared for
Town of Kent

Policy Period 01/01/2024 - 01/01/2025



Who We Are

Growth has no finish line.

No matter where you are on your growth journey, we can help you find solutions to meet your ever-evolving insurance and risk management needs. If you are a highly complex multinational company, an individual or anything in between, our experienced teams can help every step of the way.

Discover Our Capabilities

As a successful business, you plan for the future and adapt as circumstances change your course. At Brown & Brown, we help you navigate the path forward, by taking a different approach to how you view, analyze and purchase insurance. Your exposures are unique, and you deserve coverage options designed to help protect your assets, interests and reputation. Our teams work to understand your business and your risk management plan by providing personalized local service complemented by the exceptional resources and capabilities of a national brokerage.

Our History

Brown & Brown Insurance was founded in Daytona Beach, Florida, in 1939 by cousins J. Adrian Brown and Charles Covington Owen. In 1959, Adrian's son, Hyatt, took leadership of the family business. Under his direction, the Brown & Brown vision of a lean and profit-oriented organization came into focus. Following a merger in 1993, the company became Poe & Brown, Inc., publicly traded on Nasdaq. In 1998, Poe & Brown was changed back to Brown & Brown and became listed on the New York Stock Exchange (NYSE: BRO), joining the S&P 500 in 2021. The company has continued to thrive under Chief Executive Officer (CEO) J. Powell Brown, who became the third generation to lead the organization in 2009. We consistently deliver high-quality solutions and services to a broad array of customers. With a precise and focused acquisition strategy, Brown & Brown has become one of the insurance industry's most powerful and influential leaders.

Our Mission

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most. With 350+ locations and growing, we have teammates across the globe who are dedicated to serving our customers and local communities.

Our Culture

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. Powered by a culture that values high performance and perseverance, the cornerstone of Brown & Brown's guiding principles are people, service and innovation.



5TH LARGEST

Insurance Brokerage in the Nation



350+ LOCATIONS

And Growing



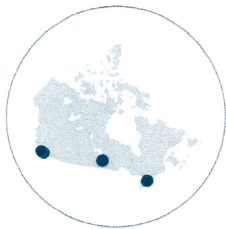
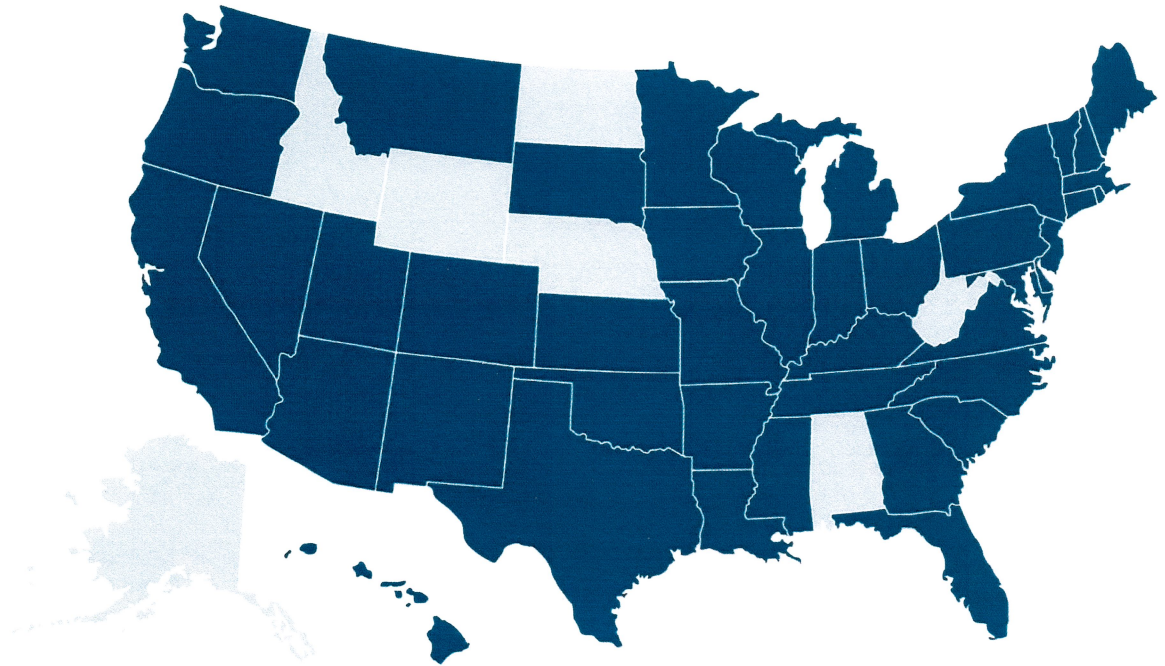
8,000+

Retail Teammates



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

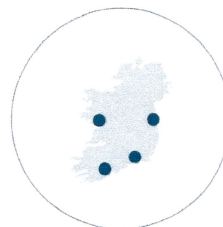
Brown & Brown



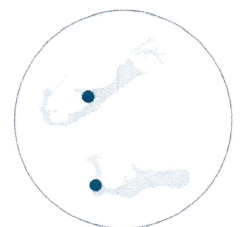
Canada



London, England



Ireland



Bermuda & Grand Cayman

In the map above, blue indicates states or countries with Brown & Brown locations.



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Preparing You for Tomorrow's Risks—Today™

We pride ourselves on our ability to couple national strength with local, personalized service. Our Brown & Brown of New York, Inc. - based team is as connected to the more than 11,000 teammates across Brown & Brown and our team of companies as it is here in our community.

We have become a leading insurance brokerage because we view insurance differently and utilize our vast experience and wide-reaching network to deliver superior service and solutions to our customers, both big and small.

We believe that our teammates and the relationships they form with our customers are our strength. Our reputation has been built on a solid foundation of teamwork, strengthened by people who are dedicated to providing the highest degree of service. Our team thanks you for the opportunity to work together. Please find our contact information below.

Service Team

Name	Title	Email	Business Phone
Kieran Boyle	Risk Manager	Kieran.Boyle@bbrown.com	(845)743-7015
Samantha Kugler	CSR	Samantha.Kugler@bbrown.com	(845)743-7023



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.



Introduction to PERMA *Public Employer Risk Management Association, Inc.*

PERMA, Public Employer Risk Management Association, Inc. is a member-owned, not-for-profit association of public entities providing risk management services and workers' compensation coverage through a group self-insurance program.

PERMA was founded in 1982 by the New York Conference of Mayors and other Municipal Officials (NYCOM) to provide local units of government with a cost-effective alternative to traditional workers' compensation programs and to improve the quality of services provided to injured employees.

PERMA has been administered by Northeast Association Management, Inc. (NEAMI) since 1995. NEAMI, with its staff of approximately 80 professionals, provides claims management services, as well as nurse case management, risk management, coverage underwriting, and general member services.

PERMA'S PHILOSOPHY

PERMA believes that the effective management of workers' compensation costs occurs when the injured worker, municipal employer, claims administration and medical provider all work toward the same objectives. PERMA's specific objectives are:

- Reduce the total number of work related injuries
- Provide its members with access to excellent, convenient medical care
- Assure a prompt and safe return-to-work program for the injured worker
- Insure timely adherence to all regulations of the NYS Workers' Compensation Board

PERMA also believes that program excellence is the only acceptable standard for our membership. To that end, we are dedicated to a process of continuous evaluation, research and improvement.

MISSION STATEMENT

The Public Employer Risk Management Association, PERMA, is a not-for-profit membership organization that provides quality-driven workers' compensation coverage to New York State public entities.

PERMA's mission is to improve workplace safety, provide excellent care for injured employees and help return them to work as safely as possible.

In order to meet its mission, PERMA strives to maintain close and continuous contact with members and to listen to and understand their changing needs. PERMA also intends to grow its membership to further diversify the spread of risk while maintaining a high level of member satisfaction.

VALUES STATEMENT

First and foremost we value our members and their employees. To best serve them we are committed to:

- Superior coverage at appropriate prices
- A safe work environment for all PERMA members
- Quality care and personal service
- Results-oriented education and training
- A safe and expeditious return-to-duty process

To carry out this commitment, we value:

- Bold leadership
- Experienced, collaborative and dedicated management
- Highly professional, dedicated staff
- Efficient and reliable operations



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.





*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy.
In the event of differences, the policy will prevail.*



Risk Management

Comprehensive training and specialized service

PERMA has the widest selection of risk management solutions of any workers' compensation coverage provider in New York State. We pride ourselves on assisting our members with everything from OSHA compliance and HR training to data analysis and claims trending.

RISK ANALYSIS

Contact – Debbie Stickle, senior director of risk analytics, dstickle@neami.com; 888-737-6269, ext. 22179

PERMA employs risk analytics to shed light on areas of stronger and weaker risk management. We want to figure out what accidents are most common, what safety measures work, and what types of claims cost the most. And we provide assistance:

- Pool-wide, creating targeted programs and services to the highest risk groups, such as PTSD awareness seminars, crossing guard trainings, and comparative equipment studies for police.
- For groups of similar members, combining and sharing data to create perspective into their risk profiles by comparison. Members can then work together to share best practices and build strong safety cultures.
- To individual members, by creating risk profiles that illuminate high-risk areas, and then applying targeted risk services.

PROGRAM MANAGEMENT

Contact - Christian Summers, risk management program manager, csummers@neami.com; 888-737-6269, ext. 22153

Utilizing the results of data analysis, we are continually developing, implementing, and promoting an effective risk management philosophy, policy and standards among PERMA members through various communications outlets and tools. The risk group specialists and program manager turn analytics into targeted solutions to mitigate risk for PERMA members.

RISK GROUP SPECIALISTS

Contact – Lewis Moskowitz, public safety risk management specialist, lmoskowitz@neami.com; 888-737-6269, ext. 22183

Edmund Starowicz, public works risk management specialist, estarowicz@neami.com; 888-737-6269, ext. 22204

PERMA's first claims modeling project was initiated to determine how to allocate risk management resources to provide the right solutions, in the right place, at the right time. Within the first year, we identified police losses as the prime target for tailored loss control initiatives, and by year two, identified public works as the secondary target. PERMA's police and public works specialists provide targeted interventions in the highest risk areas, such as EMS and fire assists, lower back injuries, mental stress and trauma, traffic control, training-related injuries, and motor vehicle accidents.

Lew and Ed are available to consult with members anytime and provide loss control and risk management leadership, guidance, and services in their respective specialties to PERMA members.

REGULATORY COMPLIANCE AND HAZARD AUDITS

Contact – Sarah O'Brien, risk management consultant, sobrien@neami.com; 888-737-6269, ext. 22156

Norm Wiley, risk management consultant; nwiley@neami.com; 888-737-6269, ext. 22128

One of the fundamental tasks of any risk management program is to provide compliance assistance for federal (OSHA) and state (PESH) training requirements and perform physical worksite inspections. PERMA provides both of these essential services to all PERMA members, including participants in our county plans. Our consultants also respond to risk alerts initiated by PERMA case analysts and patient advocates in regards to claim particulars.

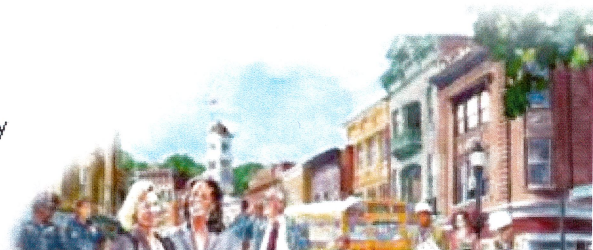
ADDITIONAL SERVICES

Contact – Sigrid Vompa, safety training coordinator, svompa@neami.com; 888-737-6269, ext. 22186

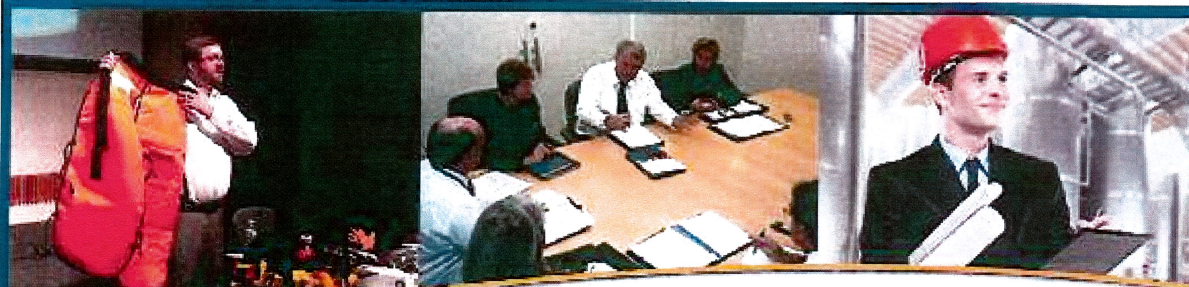
PERMA also offers a curated collection of training DVDs, , and many onsite services which can be scheduled at little or no cost to the member, including:

Confined space training PESH training Slip, trips, and falls
Workplace violence prevention PPE training Back safety

And a personalized online training portal (PERMA Safety Institute), greatly expanded in 2017, offers almost 100 intensive courses for every job description and every municipality type. PERMA is the first stop for members' evaluation and training needs.



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.



Risk Management Services



www.compalliance.org

We do more than just pay claims. The Risk Control Specialists at the Comp Alliance will work with you to develop long-term solutions to reduce your workers' compensation exposure.

In its 20 year history, the program has had over a 98% member retention rate - a testament to the exceptional, on-staff risk management employees dedicated to the Comp Alliance.

These Risk Management Member Services Include:

1. On-Site Risk Management Evaluations

- Interview Key Personnel and Dept. Heads
- Loss/Claims Review
- Inspections of Main Facilities
- Personalized Recommendations for Improved Safety

2. Ongoing Consultative Service Visits

- Safety Committee Development/Participation
- Board Meeting/Dept. Head Meeting Participation

3. Loss Control Service Tools

- On-site Safety Awareness Training
- Regional Safety Awareness Seminars
- Accident/Employee Injury Review Training

4. WCA Safety Training

- Slip/Fall Prevention
- Personal Protective Equipment
- Hazard Communication/Right to Know
- Lockout Tagout
- Bloodborne Pathogen
- Chainsaw Safety
- Excavation/Trenching Safety
- Driver Safety
- Workplace Violence Prevention
- Confined Space Awareness

5. Other Services

- Website Bulletins and Articles
- Newsletter
- High Exp. Mod. Review and Consultation

For more information on how we can help you personalize your safety program and help control your workers' compensation costs please contact

Laurie Noonan, Risk Management Coordinator

Phone: 914-589-5454 E-mail: noonan@wrightinsurance.com www.compalliance.org



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

1 Year Plan

- traditional
- established

2 Year Plan

- stability
- piece of mind
- cost predictability = ease of budgeting

3 Year Plan

- longer term cost predictability = stability
- limited eligibility (speak to Comp Alliance Rep.)

As Easy as 1, 2, 3

Introducing - Member's Choice, providing Comp Alliance members with flexible options and the opportunity to design a plan term that is tailored to your needs!

- 1** year membership: Member joins the Comp Alliance for 12 months. Funding contribution is based on rates, loss experience and projected payroll for the 12 month period of membership. Most common, traditional option. No payroll audit.
- 2** year membership: Member joins the Comp Alliance for 24 months. Funding contribution is based on rates, loss experience and projected payroll for the 24 month period of membership. Provides multi-year stability and predictability. No payroll audit.
- 3** year membership: Member joins the Comp Alliance for 36 months. Funding contribution is based on rates, loss experience and projected payroll for the 36 month period of membership. Provides multi-year stability and predictability. No payroll audit. Eligibility is limited, so please contact a Comp Alliance marketing representative for additional details.

Program Sponsors



Since 1994

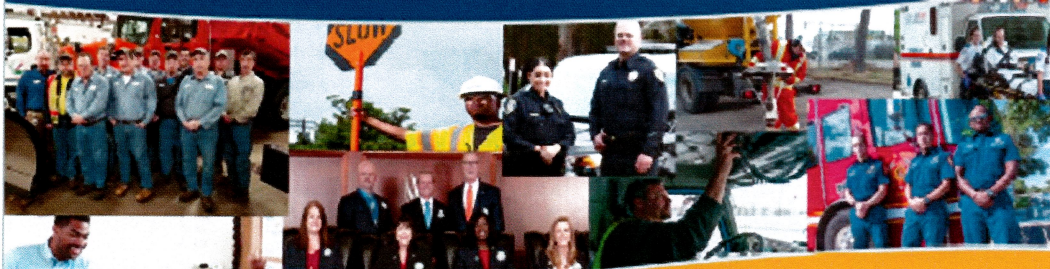
For more information or to explore any of these great options, please contact us today!

Aaron Reader, Vice President of Client Services

Phone: 888-897-7885 E-mail: areader@wrightinsurance.com www.compalliance.org



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.



Exceptional Service. Long Term Stability.

Comp Alliance

A not-for-profit group self-insured workers' compensation program designed for municipalities in New York State. The Alliance is sponsored and fiscally overseen by the Association of Towns of the State of New York (ADT) and the New York State Conference of Mayors (NYCOM).

The program strives to provide stable annual funding for its members. This is achieved by helping to create safe workplaces with consultative risk management and expeditious claim handling.

Advantages of Membership

- Stable, affordable funding contributions reflect four consecutive years of rate reductions.
- Multi-year fixed cost options
- Loyalty Award checks issued to members the past three years
- Safe Workplace Award Incentives employee safety
- No payroll audits
- Flexible training options and resources

Program Sponsors



Program Administrator



Since 1994

For more information or a quote please contact

Aaron Reader, Vice President of Client Services

Phone: 866-697-7665 E-mail: areader@wrightinsurance.com www.compalliance.org



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Named Insured

Named Insured

Town of Kent

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.

Location(s)

Loc #	Address	City	State	Zip
1	25 Sybils Crossing	Kent Lakes	NY	10512



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Workers' Compensation- PERMA

Coverage Details

Coverage	WC & Employer's liability
Each Accident	100,000
Disease-Policy Limit	500,000
Disease-Each Employee	100,000

**Higher Limits may be available upon request
Policy may be subject to audit**

Higher limits may be available.

C. Other States Insurance:

Part Three of the policy applies to the states, if any listed below:
Does not apply to ND, OH, WA, and WY (Monopolistic States).

Class Code	Description	Estimated Exposure
5506	Street Maintenance-Paving	\$680,877
7720	Police Department	\$2,220,221
8391	Automobile Mechanics	\$390,199
8810	Clerical Office	\$1,304,977
8831	Animal Control Officers	\$7,280
9026	Building Operations, Custodial	\$91,536
9102	Parks Maintenance	\$486,365
9402	Street Cleaning	\$824,745
9403	Refuse Collection	\$638,022
9410	Municipal Employees	\$303,974
Subtotals:		\$6,948,196

Class Code	Description	Total Population	% Served
7711	Volunteer Firefighters	9,501	100%



*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy.
In the event of differences, the policy will prevail.*

Workers' Compensation- Comp Alliance Option

Coverage Details

Coverage	WC & Employer's liability
Each Accident	100,000
Disease-Policy Limit	500,000
Disease-Each Employee	100,000

Higher Limits may be available upon request
Policy may be subject to audit

Class Code	Description	Annual Payroll
------------	-------------	----------------

5506	Street or Road Construction	\$333,896
6229	Irrigation or Drainage Sys Construct.	\$171,439
7710	Firemen - Not Volunteer	\$12,926
7720	Police Officers & Drivers	\$2,222,726
8391	Auto Gasoline Station	\$448,939
8810	Clerical Office Employees	\$1,366,213
8831	Hospitals - Veterinary	\$7,000
9015	Bathhouse - Beach	\$65,000
9026	Building Operation - Commercial	\$97,478
9063	YMCA - All Employees & Clerical	\$264,158
9102	Parks noc - All Employees & Drivers	\$359,052
9402	Street Cleaning & Drivers	\$125,518
9403	Garbage, Ashes or Refuse Collection	\$648,987
9410	Municipal Township noc	\$311,573
	Totals	\$6,434,905

Volunteer Fire Fighters Exposure

Pop. Served 9001-9500



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Premium Summary

Line of Business	Expiring Premium 1/1/22 – 1/1/24 PERMA	OPTION #1 Renewal Premium 1/1/24 – 1/1/26 PERMA	OPTION #2 Renewal Premium 1/1/24 – 1/1/26 Comp Alliance
Funding contribution – Year One <i>(includes 2% pay in full discount)</i>	\$189,625.00	\$184,044.00	\$167,155.00
Funding Contribution – Year Two <i>(includes 2% pay in full discount)</i>	\$180,143.00	\$174,842.00 – \$193,246.00	\$167,155.00
TOTAL PREMIUMS	\$369,768.00	**\$358,886.00 – \$377,290.00	\$334,310.00

**NYS Assessment is not included in above premium figures. You will be billed quarterly directly by the Workers Compensation Board (estimated annual assessment is approx. \$13,600 per year).*

- ****PERMA's two-year quote is loss sensitive, which means the funding contribution in year two will be determined by the Town's loss ratio that develops in year one (i.e. 1/1/24-25). We are showing you the best case to worst case funding levels and summarized below (figures below do not include the 2% pay in full discount):**

Contribution for Year Two 1/1/2025–12/31/2025

Year Two Cost is excluding New York State Assessment (see terms and conditions):

- **\$ 178,410** (If the Loss Ratio in year one is under 15%)
- **\$ 187,800** (If the Loss Ratio in year one is between 15%-30%)
- **\$ 192,495** (If the Loss Ratio in year one is between 30%-45%)
- **\$ 197,190** (If the Loss Ratio in year one is =>45%)

****We would estimate the NYS Workers' Compensation Assessment of \$12,509 for budgeting purposes for the – Year- see Terms and Conditions below. Actual rates for next years' assessment will not be known until 10/1/2024****

Terms and Conditions

- **If the Member seeks to terminate the agreement prior to a short-rate penalty will apply to the total contribution \$384,990**
- **Payroll audit will be performed; however, this is only to verify that the exposure estimates are accurate for coding and excess insurance purposes – A change in contribution will NOT be processed.**
- **The contribution for Year Two of the contract will depend on the resulting loss experience from 1/1/2024 - 11/30/2024 . For purposes of this calculation, the Loss Ratio is defined as incurred losses divided by earned contribution as of 11/30/2024.**
- **In addition to the Year Two contribution indicated above, the member is responsible for the applicable NYS Workers Compensation Board (WCB) Assessments. PERMA is required to collect this on behalf of the WCB and pass through the monies to the WCB when invoiced. The WCB additionally may audit the related payrolls quarterly and adjust the billing as needed.**



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Workers Compensation Claim Summary

<u>Policy Term</u>	<u>Carrier</u>	<u># Claims</u>	<u>Open Reserve</u>	<u>Paid</u>	<u>Total Incurred</u>
2023-2024	PERMA	8	\$77,771	\$12,187	\$89,958
2022-2023	PERMA	12	\$4,462	\$32,631	\$37,093
2021-2022	PERMA	5	\$179,144	\$170,021	\$349,165
2020-2021	PERMA	9	\$5,050	\$61,090	\$66,140
2019-2020	Comp Alliance	7	\$95	\$14,040	\$14,135



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

You will receive a separate invoice for the estimated New York State assessment shortly. The process for collecting the assessment is explained below and is required by changes in law. Please take a moment to review the assessment process below.

The law and accompanying rules established by the Workers' Compensation Board require that this assessment be calculated based on your payroll and remitted to the State on a quarterly basis along with a quarterly payroll report. They have also reserved the right to make adjustments to the assessment rate during the fiscal year. Accordingly, the carrier will collect the estimated amount based on current payroll and the assessment rate in effect at the time of renewal.

You are responsible for submitting quarterly payroll reports to the carrier so that they may accurately report this information to the Workers' Compensation Board when assessment payments are remitted. The regulations require that the payroll reported to the carrier for each quarter must be consistent with payroll reported to state or federal government agencies for other purposes. The carrier will notify you of any changes in the assessment rate. **The amount of your estimated assessment may change based on your quarterly payroll or a change in rates by the Workers' Compensation Board.**



*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy.
In the event of differences, the policy will prevail.*

A. M. Best Rating of Carriers

Basic Policy Info

Line of Business	Insurance Company	Rating	Admitted / Non-Admitted
Workers Compensation	PERMA	NR	Admitted
Workers Compensation	Comp Alliance	NR	Admitted

General Rating:

Rating Categories	Rating Symbols
Superior	A+ to A++
Excellent	A to A-
Good	B+ to B++
Fair	B to B-
Marginal	C+ to C++
Weak	C to C-
Poor	D

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

Financial Size Category:

Class	Range (\$ in Thousands)
Class I	Up-\$1,000
Class II	\$1,000-\$2,000
Class III	\$2,000- \$5,000
Class IV	\$5,000-\$10,000
Class V	\$10,000-\$25,000
Class VI	\$25,000-\$50,000
Class VII	\$50,000-\$100,000
Class VIII	\$100,000-\$250,000
Class IX	\$250,000-\$500,000
Class X	\$500,000-\$750,000
Class XI	\$750,000-\$1,000,000
Class XII	\$1,000,000-\$1,250,000
Class XIII	\$1,250,000-\$1,500,000
Class XIV	\$1,500,000-\$2,000,000
Class XV	\$2,000,000-Greater

The Financial Size Category is an indication of the size of an Insurer and is based on reported policyholder's surplus conditional or technical reserve funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities (\$ in Thousands)

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown, Inc. Brown & Brown, Inc. does not guarantee financial condition of the insurers listed above.

NOTICE AND ACKNOWLEDGEMENT OF FINANCIAL CONDITION

*This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy.
In the event of differences, the policy will prevail.*



Brown & Brown of New York, Inc and its parent company, Brown & Brown, Inc. (collectively "Brown & Brown") do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of "A-" or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of a company or otherwise predict whether the financial condition of a company might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of insurance coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement of the insurance indicated below and with regard to any subsequent renewal of such insurance:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an "A-" or better rating from A.M. Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Insurance coverage is being placed through the **Public Employers Risk Management Association ("PERMA")**, a member-owned New York municipal association which is currently unrated by A.M. Best. In order to obtain insurance coverage, you are agreeing to membership in **PERMA** and all other underwriting guidelines, conditions and requirements set forth by **PERMA**.
- **PERMA** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and risk transfer or pooling entities such as **PERMA** may change rapidly and that such changes are beyond the control of Brown & Brown.
- Membership in the PERMA involves certain obligations as well as benefits. These are outlined in a membership or participation agreement, which must be signed prior to acceptance by PERMA.
- You have had an adequate opportunity to make a thorough and complete inquiry into the **PERMA's** financial condition and the terms and conditions of membership in PERMA, including reviewing it with your accountants, legal counsel and advisors, and enter into your relationship with PERMA knowingly, voluntarily and with a full understanding of the risks.

By: _____
[NAME OF AUTHORIZED REPRESENTATIVE OF INSURED]

Named Insured: Town of Carmel
Line of Coverage(s): Workers Compensation
Policy Number(s): WC0001512-00
Policy Period(s): 01/01/2024 - 01/01/2026
Date of Notice: December 14, 2023

* **A.M. Best Rating Guide: Rating for Stability: A++ to D = Highest to lowest rating**
Rating for Assets/ Surplus: 15 to 1 - Largest to smallest rating



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

NOTICE AND ACKNOWLEDGEMENT OF FINANCIAL CONDITION

Brown & Brown of New York, Inc and its parent company, Brown & Brown, Inc. (collectively "Brown & Brown") do not certify, warrant or guarantee the financial soundness or stability of any insurance carrier or alternative risk transfer entity. We endeavored to place your coverage with an insurance carrier with an A.M. Best Company financial rating of "A-" or better.* While Brown & Brown cannot certify, warrant or guarantee the financial soundness or stability of a company or otherwise predict whether the financial condition of a company might improve or deteriorate, we are hereby providing you with notice and disclosure of financial condition so that you can make an informed decision regarding the placement of insurance coverage. Accordingly, with receipt of this notice you acknowledge the following with regard to the placement of the insurance indicated below and with regard to any subsequent renewal of such insurance:

- Brown & Brown may have other options for your insurance placement, including quotations with insurance carriers holding an "A-" or better rating from A.M. Best Company. Alternative quotes may be available with an A- or better rated carrier upon your request.
- Insurance coverage is being placed through the **Comp Alliance** a member-owned New York municipal association which is currently unrated by A.M. Best. In order to obtain insurance coverage, you are agreeing to membership in **Comp Alliance** and all other underwriting guidelines, conditions and requirements set forth by **Comp Alliance**.
- **Comp Alliance** is not subject to the protections afforded by any state guaranty fund or association.
- The financial condition of insurance companies and risk transfer or pooling entities such as **Comp Alliance** may change rapidly and that such changes are beyond the control of Brown & Brown.
- Membership in the PERMA involves certain obligations as well as benefits. These are outlined in a membership or participation agreement, which must be signed prior to acceptance by PERMA.
- You have had an adequate opportunity to make a thorough and complete inquiry into the **Comp Alliance**'s financial condition and the terms and conditions of membership in PERMA, including reviewing it with your accountants, legal counsel and advisors, and enter into your relationship with PERMA knowingly, voluntarily and with a full understanding of the risks.

By: _____
[NAME OF AUTHORIZED REPRESENTATIVE OF INSURED]

Named Insured: Town of Carmel
Line of Coverage(s): Workers Compensation
Policy Number(s): WC0001512-00
Policy Period(s): 01/01/2024 - 01/01/2026
Date of Notice: December 14, 2023

* **A.M. Best Rating Guide: Rating for Stability: A++ to D = Highest to lowest rating**
Rating for Assets/ Surplus: 15 to 1 - Largest to smallest rating



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.

Compensation Disclosure

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or “pooled”) with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at (845) 628-4500 or, if you prefer, submit your question or request online at <http://www.bbinsurance.com/customerinquiry/>



This proposal is based upon the exposures made known to the Agency by you and contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, please refer to your policy. In the event of differences, the policy will prevail.